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Page 1 of 13

FORM PTO-1449 <u>INFORMATION DISCLOSURE STATEMENT</u>		ATTY. DOCKET NO. 1481.0240000	APPLICATION NO. 09/641,394
		APPLICANTS Machado Jr. et al.	
		FILING DATE August 18, 2000	GROUP 3621

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
<i>JM</i>	AA1	3,808,410	04/1974	Schlesinger	235	156	
	AB1	4,015,366	04/1977	Hall, III	47	1	
	AC1	4,040,629	08/1977	Kelly	273	278	
	AD1	4,218,755	08/1980	Root	364	900	
	AE1	4,766,539	08/1988	Fox	364	401	
	AF1	4,784,150	11/1988	Voorhies et al.	128	664	
	AG1	5,063,506	11/1991	Brockwell et al.	364	402	
	AH1	5,128,861	07/1992	Kagami et al.	364	403	
	AI1	5,128,862	07/1992	Mueller	364	405	
	AJ1	5,130,925	07/1992	Janes et al.	364	420	
	AK1	5,140,523	08/1992	Frankel et al.	364	420	

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL1	01-236396	09/1989	JP	G07G	1/14	
	AM1	01-259488	10/1989	JP	G07G	1/12	
	AN1	02-268396	11/1990	JP	G07G	1/14	
	AO1	02-299059	12/1990	JP	G06F	15/20	
	AP1	04-077896	03/1992	JP	G07G	1/12	

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	1	Banham, R., "Reinsurers Seek Relief In Computer Predictions", August 1993, pp. 14-16, 18-19, XP002082269, p. 14, col. 1, line 1, col. 2, line 29.				
	AS	1	Best, D.L. and Pryor, S.P., Air Weather Service Model Output Statistics System Project Report, United States Air Force, Entire Report submitted (October 1983).				
	AT	1	Brennan, P.J., "Portfolio Managers Weather Global Risk Management Challenge," Wall Street Computer Review, Dealer's Digest, pp. 20-22, 24, 54 and 58 (October 1989).				

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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
<i>CM</i>	AA2	5,168,445	12/1992	Kawashima et al.	364	403	
	AB2	5,189,606	02/1993	Burns et al.	364	401	
	AC2	5,208,665	05/1993	McCalley et al.	358	86	
	AD2	5,237,496	08/1993	Kagami et al.	364	401	
	AE2	5,250,941	10/1993	McGregor et al.	340	825.65	
	AF2	5,253,165	10/1993	Leliseca et al.	364	407	
	AG2	5,283,865	02/1994	Johnson	395	161	
	AH2	5,295,064	03/1994	Malec et al.	364	401	
	AI2	5,295,069	03/1994	Hersey et al.	364	419.17	
	AJ2	5,309,355	05/1994	Lockwood	364	401	
	AK2	5,377,095	12/1994	Maeda et al.	364	401	

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL2	04-135271	05/1992	JP	G06F	15/21	
	AM2	04-353970	12/1992	JP	G06F	15/24	
	AN2	05-189406	07/1993	JP	G06F	15/20	
	AO2	06-076161	03/1994	JP	G07G	1/06	
	AP2	06-149833	05/1994	JP	G06F	15/21	

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	2		Cave, T., "Weather Service Is A Boon To System Dispatchers," <i>Transmission & Distribution</i> , Intertec, pp. 165-166 and 168-169 (August 1991).			
	AS	2		Demand Modeling & Forecasting System Product Description, Printed from DIALOG File No. 256, 1 page (August 1984 - Product Release Date).			
	AT	2		Down to Earth Sales Analysis 3.1 Product Description, Printed from DIALOG File No. 256, 1 page (April 1989 - Product Release Date).			

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100MA1M100MA1SKGF_DC1;169196;1 SKGF Rev. 1/95			

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
<i>AM</i>	AA3	5,491,629	02/1996	Fox et al.	364	20	
	AB3	5,521,813	05/1996	Fox et al.	364	401	
	AC3	5,798,932	08/1998	Fox et al.	395	161	
	AD3	5,832,456	11/1998	Fox et al.	705	10	
	AE3	6,021,402	02/2000	Takriti	705	412	
	AF3	6,418,417	07/2002	Corby et al.	705	35	
	AG3	6,584,447	06/2003	Fox et al.	705	10	
	AH3						
	AI3						
	AJ3						
	AK3						

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL3						Yes No
	AM3						Yes No
	AN3						Yes No
	AO3						Yes No
	AP3						Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	3	Ehrenberg, A.S.C. et al., "The After-Effects of Price-Related Consumer Promotions", <i>Journal of Advertising Research</i> , Advertising Research Foundation, Vol. 34, No. 4, pp. 11-21 (July/August 1994).				
	AS	3	Engle, R.F. et al., "Modelling Peak Electricity Demand", <i>Journal of Forecasting</i> , John Wiley & Sons, Vol. 11, No. 3, pp. 241-251 (April 1992).				
	AT	3	Gotschall, Mary G., "Bullish on weather," <i>Electric Perspectives</i> , Washington, Vol. 23, No. 5, p. 30, 8 pgs (September/October 1998).				

EXAMINER	<i>JL</i>	DATE CONSIDERED	<i>09/30/2005</i>
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
<i>MW</i>	AA4						
	AB4						
	AC4						
	AD4						
	AE4						
	AF4						
	AG4						
	AH4						
	AI4						
	AJ4						
	AK4						
FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
	AL4						Yes No
	AM4						Yes No
	AN4						Yes No
	AO4						Yes No
	AP4						Yes No
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	4	Hunter, R., "Forecast for Weather Derivatives: Hot Derivatives Strategy," May 1999, pp. 1-6, XP002133864, as printed from http://derivatives.com/magazine/arrive/1998/0598feal.asp > p. 1, line 1-p. 6, line 9.				
	AS	4	Hurrell, M., "The Weather Business," <i>Intercity</i> , pp. 29, 31 and 32 (February 1991).				
	AT	4	<i>IMREX Demand Forecasting System Product Description</i> , Printed from DIALOG File No. 256, 1 page (1984 - Product Release Date).				
EXAMINER <i>[Signature]</i>					DATE CONSIDERED <i>5/30/2005</i>		
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
<i>GW</i>		AA5					
		AB5					
		AC5					
		AD5					
		AE5					
		AF5					
		AG5					
		AH5					
		AI5					
		AJ5					
		AK5					
FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
		AL5					Yes No
		AM5					Yes No
		AN5					Yes No
		AO5					Yes No
		AP5					Yes No
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	5	Jensen, C. and Anderson, L. <i>Harvard Graphics: The Complete Reference</i> , Osborne McGraw-Hill, pp. 5, 16, 17, 126-129 and 737-747 (1990).				
	AS	5	Lucchetti, A., "Cold Winter On the Way? Some bet on it," <i>Wall Street Journal</i> , November 6, 1997.				
	AT	5	Malliaris, M., "Beating the Best: A Neural Network Challenges the Black-Scholes Formula," <i>Proceedings of the Conference on Artificial Intelligence for Applications</i> , US, Los Alamitos, IEEE Comp. Soc. Press, 1993, pp. 445-449, XP000379639, ISBN: 0-8186-3840-0, p. 445, col., 1, line 16, p. 446, col. 1, line 17.				
EXAMINER <i>[Signature]</i>					DATE CONSIDERED <i>7/30/2005</i>		
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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
DW		AA6					
		AB6					
		AC6					
		AD6					
		AE6					
		AF6					
		AG6					
		AH6					
		AI6					
		AJ6					
		AK6					

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
		AL6					Yes No
		AM6					Yes No
		AN6					Yes No
		AO6					Yes No
		AP6					Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	6		Microsoft Access User's Guide, Microsoft Corporation, pp. 22-27, 36-39, 326-335, 370-372 and 395-447 (1992).			
	AS	6		Microsoft Excel User's Guide, Microsoft Corporation, pp. 280-281, 596-601 and 706-709 (1993).			
	AT	6		Mitchell, R. et al., "Where No Computer Has Gone Before: Massively Parallel Processing Promises Unparalleled Performance," Business Week, McGraw-Hill, pp. 80-84 and 88 (November 25, 1991).			

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USPTO/MAIA/MIA/MSK/GF_DC1;1691961			
SKGP Rev. 1/98			

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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
<i>CM</i>		AA7					
		AB7					
		AC					
		AD7					
		AE7					
		AF7					
		AG7					
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		AI7					
		AJ7					
		AK7					
FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
		AL7					Yes No
		AM7					Yes No
		AN7					Yes No
		AO7					Yes No
		AP7					Yes No
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	<i>Z</i>	"Origins of Option Pricing Techniques," "The Black and Scholes Model," "The Black and Scholes Model," and "Graphs of the Black Scholes Model," as printed from http://bradley.bradley.edu/about.arr/bsm , April 9, 1997, (8 pages).				
	AS	<i>Z</i>	Schwartz, S., "Modeling tools aid in financial risk management," <i>Insurance & Technology</i> , Vol. 21, No. 4, pp. 20-21 (April 1996).				
	AT	<i>Z</i>	Stix, G., "A Calculus of Risk," <i>Scientific American</i> , pp. 92-97 (May 1998).				
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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
<i>AM</i>		AA8					
		AB8					
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		AK8					

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
		AL8					Yes No
		AM8					Yes No
		AN8					Yes No
		AO8					Yes No
		AP8					Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	8	Studwell, A., "Weather Derivatives," 11 th Conference on Applied Climatology, January 10-15, 1999, pp. 36-40, XP00089822, p. 36, col. 1, line 1-p. 40, col. 1, line 33.				
	AS	8	The Weather Initiative, (Brochure), The Met Office, 23 pages (1990).				
	AT	8	Turvey, C. G., "Weather Derivatives and Specific Event Risk," August, 1999, pp. 1-11, XP002133865, as printed from http://agecon.lib.umn.edu/aaea99/sp99/sp99/tu02.pdf , p. 2, line 1, p. 8, line 2.				

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
QW		AA9					
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		AK9					
FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
		AL9					Yes No
		AM9					Yes No
		AN9					Yes No
		AO9					Yes No
		AP9					Yes No
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	9	Turvey, Calum, "Weather Derivatives for Specific Event Risks in Agriculture," <i>Review of Agricultural Economics</i> , American Agricultural Economics Association, Vol. 23, No. 2, pp. 333-51 (Spring/Summer 2001).				
	AS	9	Upbin, B., "Betting against God," <i>Forbes</i> , Vol. 162, No. 1, p. 108(1) (July 6, 1998).				
	AT	9	English-language Abstract of Japanese Patent Publication No. 01-236396, from http://www1.ipdl.jpo.go.jp , 1 Page (September 21, 1989 - Date of publication of application).				
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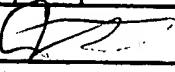
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
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		AK9					

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
		AL9					Yes
		AM9					No
		AN9					Yes
		AO9					No
		AP9					Yes

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	10	English-language Abstract of Japanese Patent Publication No. 01-259488, from http://www1.ipdl.jpo.go.jp , 1 Page (October 17, 1989 - Date of publication of application).				
	AS	10	English-language Abstract of Japanese Patent Publication No. 02-268396, from http://www1.ipdl.jpo.go.jp , 1 Page (November 2, 1990 - Date of publication of application).				
	AT	10	English-language Abstract of Japanese Patent Publication No. 02-299059, from http://www1.ipdl.jpo.go.jp , 1 Page (December 11, 1990 - Date of publication of application).				

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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
QW		AA9					
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
		AL9					Yes No
		AM9					Yes No
		AN9					Yes No
		AO9					Yes No
		AP9					Yes No
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	11	English-language Abstract of Japanese Patent Publication No. 04-077896, from http://www1.ipdl.jpo.go.jp , 1 Page (March 11, 1992 - Date of publication of application).				
	AS	11	English-language Abstract of Japanese Patent Publication No. 04-135271, from http://www1.ipdl.jpo.go.jp , 1 Page (May 8, 1992 - Date of publication of application).				
	AT	11	English-language Abstract of Japanese Patent Publication No. 04-353970, from http://www1.ipdl.jpo.go.jp , 1 Page (December 8, 1992 - Date of publication of application).				
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<i>CM</i>		AA9					
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
		AL9					Yes No
		AM9					Yes No
		AN9					Yes No
		AO9					Yes No
		AP9					Yes No
OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	<u>12</u>	English-language Abstract of Japanese Patent Publication No. 05-189406, from http://www1.ipdl.jpo.go.jp , 1 Page (July 30, 1993 - Date of publication of application).				
	AS	<u>12</u>	English-language Abstract of Japanese Patent Publication No. 06-076161, from http://www1.ipdl.jpo.go.jp , 1 Page (March 18, 1994 - Date of publication of application).				
	AT	<u>12</u>	English-language Abstract of Japanese Patent Publication No. 06-149833, from http://www1.ipdl.jpo.go.jp , 1 Page (May 31, 1994 - Date of publication of application).				
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OW		AA9					
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		AG9					
		AH9					
		AI9					
		AJ9					
		AK9					

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
		AL9					Yes No
		AM9					Yes No
		AN9					Yes No
		AO9					Yes No
		AP9					Yes No

OTHER (Including Author, Title, Date, Pertinent Pages, etc.)							
	AR	13		Copy of International Search Report from PCT Appl. No. PCT/US99/23452, 5 pages, mailed Jun. 4, 2000.			
	AS	13					
	AT	13					

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